

Mid-Year Plan Changes

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Internal Revenue Service (IRS) rules do not allow plan participants to make election changes except during the Annual Benefits Open Enrollment period. However, the IRS does permit a participant to make a change in the middle of a plan year when certain Major Life Events or Actions take place as outlined in the list on the next page. No exceptions can be made to this policy.

Election changes MUST be consistent with the event that prompted the change. You MUST appropriately fill out and submit the required documentation, which certifies your event, within 30 days of the event. Forms can be found on the Benefits Administration website at benefits.lausd.net.

Major Life Events/Actions

- Begins/ends full-time employment
- Begins retirement
- Marriage, divorce or death of a spouse
- Birth or adoption
- Death of a covered child
- Spouse gains/or loses employer health plan eligibility
- Spouse loses employment
- Gains/loses eligibility for Medicare
- Employee/retiree or dependent moves in or out of plan's service area